

In re:  
Sahar Hasan Almotawakel  
Debtor

Case No. 25-11936-djb  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Aug 20, 2025

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2025:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | Sahar Hasan Almotawakel, 1201 Oak Cir, Lansdale, PA 19446-6074                          |
| 15008735 | Doyle & Hoefs LLC, 2043 Springwood Rd, York, PA 17403-4836                              |
| 15008737 | + Ibrahim Almatawakel, 2060 E 15th Street, Brooklyn, NY 11229-3310                      |
| 15008741 | Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001 |
| 15008750 | TD Bank/Raymour & Flanigan, Attn: Bankruptcy 1701 Rt. 70 East, Cherry Hill, NJ 08003    |
| 15008753 | U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683     |

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address               | Date/Time            | Recipient Name and Address   |
|----------|--|----------------------|--|
| smg      | Email/Text: megan.harper@phila.gov       | Aug 21 2025 00:09:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg      | EDI: PENNDEPTREV                         | Aug 21 2025 04:07:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                                      |
| 15008723 | + Email/Text: bankruptcies@arsigroup.com | Aug 21 2025 00:08:00 | American Recovery Services Incorporated, 555 St Charles Drive Suite 100, Thousand Oaks, CA 91360-3983                                    |
| 15008724 | Email/PDF: bncnotices@becket-lee.com     | Aug 21 2025 00:14:17 | Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540   |
| 15008725 | + EDI: BANKAMER                          | Aug 21 2025 04:07:00 | Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413  |
| 15008726 | EDI: CAPITALONE.COM                      | Aug 21 2025 04:07:00 | Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285   |
| 15008727 | + EDI: AISACG.COM                        | Aug 21 2025 04:07:00 | Capital One Auto Finance, c/o Ais Portfolio Services, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901                       |
| 15008728 | + EDI: CITICORP                          | Aug 21 2025 04:07:00 | Cbna, Attn: Centralized Bankruptcy POB 790034, St Louis, MO 63179-0034   |
| 15008729 | + EDI: CITICORP                          | Aug 21 2025 04:07:00 | Citi Card/Best Buy, Attn: Citicorp Cr Srvs Centralized Bankr, PO Box 790040, St Louis, MO 63179-0040                                     |
| 15008730 | + EDI: CITICORP                          | Aug 21 2025 04:07:00 | Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040   |
| 15008731 | + EDI: WFNNB.COM                         | Aug 21 2025 04:07:00 | Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125  |
| 15008732 | + EDI: WFNNB.COM                         | Aug 21 2025 04:07:00 | Comenity Bank/Wayfair, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125  |

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Aug 20, 2025

Form ID: 318

Total Noticed: 34

|          |   |   |                      |  |
|----------|---|---|----------------------|--|
| 15008733 | ^ | MEBN  | Aug 21 2025 00:06:13 | Cornerstone, PO Box 82561, Lincoln, NE 68501-2561  |
| 15008734 |   | EDI: DISCOVER                                       | Aug 21 2025 04:07:00 | Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851                   |
| 15008736 | + | Email/Text: GSBankElectronicBankruptcyNotice@gs.com | Aug 21 2025 00:08:00 | Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198                       |
| 15008738 |   | EDI: IRS.COM  | Aug 21 2025 04:07:00 | Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346 |
| 15008739 |   | EDI: JPMORGANCHASE                                  | Aug 21 2025 04:07:00 | Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203   |
| 15008740 | + | Email/Text: bankruptcygroup@peco-energy.com         | Aug 21 2025 00:08:00 | PECO Energy Company, 2301 Market St, Philadelphia, PA 19103-1380                                     |
| 15008744 |   | Email/Text: Bankruptcy.Notices@pnc.com              | Aug 21 2025 00:08:00 | PNC Financial Services, Attn: Bankruptcy, 300 5th Ave, Pittsburgh, PA 15222-2401                     |
| 15008742 |   | EDI: PENNDEPTREV                                    | Aug 21 2025 04:07:00 | Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001     |
| 15008743 | ^ | MEBN  | Aug 21 2025 00:06:17 | Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210               |
| 15008745 | + | EDI: SYNC   | Aug 21 2025 04:07:00 | Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060                       |
| 15008746 | + | EDI: SYNC   | Aug 21 2025 04:07:00 | Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060                          |
| 15008747 |   | EDI: SYNC   | Aug 21 2025 04:07:00 | Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064                     |
| 15008748 |   | EDI: TDBANKNORTH.COM                                | Aug 21 2025 04:07:00 | TD Bank, Attn: Bankruptcy 1701 Route 70 East, Cherry Hill, NJ 08003                                  |
| 15008749 |   | EDI: TDBANKNORTH.COM                                | Aug 21 2025 04:07:00 | TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street PO Box 1377, Lewiston, ME 04243                  |
| 15008751 |   | Email/Text: TFS_Agency_Bankruptcy@toyota.com        | Aug 21 2025 00:08:00 | Toyota Financial Services, Attn: Bankruptcy, PO Box 259001, Plano, TX 75025-9001                     |
| 15008752 |   | Email/Text: usapae.bankruptcynotices@usdoj.gov      | Aug 21 2025 00:09:00 | U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404        |

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Aug 20, 2025

Form ID: 318

Total Noticed: 34

Date: Aug 22, 2025

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2025 at the address(es) listed below:

| Name                  | Email Address  |
|-----------------------|--|
| MICHAEL A. CIBIK      | on behalf of Debtor Sahar Hasan Almotawakel help@cibiklaw.com<br>noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;<br>cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com |
| ROBERT W. SEITZER     | rseitzer@karalislaw.com PA93@ecfbis.com;jhysley@karalislaw.com   |
| United States Trustee | USTPRegion03.PH.ECF@usdoj.gov  |

TOTAL: 3

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Sahar Hasan Almotawakel</u>   | Social Security number or ITIN | xxx-xx-9874 |
|   | First Name Middle Name Last Name | EIN                            | --_-----    |
| Debtor 2  |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)   | First Name Middle Name Last Name | EIN                            | --_-----    |
| United States Bankruptcy Court Eastern District of Pennsylvania |                                  |                                |             |
| Case number:  | 25-11936-djb                     |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Sahar Hasan Almotawakel

8/19/25

**By the court:** Derek J Baker  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**